

Introduction. CGI Wealth Advisors, Inc. ("CGI Wealth") is a registered investment advisory firm. CGI Wealth is not registered as a broker-dealer, and none of its employees are registered representatives of any broker-dealer. Broker-dealer fees and commissions are different from the fees that investment advisory firms charge clients. It is important for retail investors to understand the difference between these types of fees in order to make informed decisions about their investment accounts and service providers. Free and simple tools are available at [www.investor.gov/CRS](http://www.investor.gov/CRS) to enable retail investors to research firms and financial professionals, and also contains educational materials about broker-dealers, investment advisors, and investing.

Relationship and Services. *What investment services and advice can you provide me?* CGI Wealth provides investment advisory services directly to retail investors. CGI Wealth can help retail investors select investment options suitable for their personal goals, consistent with their risk parameters and other concerns. In some cases, the client makes the decision to make a particular investment, but most clients give CGI Wealth discretion to invest their account. The investments selected will most often be mutual funds and ETFs. None of the investments will be "proprietary" products that are primarily marketed and sold by CGI Wealth or any affiliate. CGI Wealth may, if desired by a client, provide financial planning services and related advice. CGI Wealth monitors all client accounts quarterly (or other depending on the account) to assure that the account is being invested in accordance with the client's desires.

*Suggested conversation starters for you:*

*Given my financial situation, should I choose a financial advisory service?*

*How will you choose what investments to recommend to me?*

*What specific experience and qualifications does your firm and its people have?*

*What do those terms mean?*

CGI Wealth does not offer any "wrap" fee program or similar arrangement. Also, CGI Wealth does not have a minimum size account requirement. CGI Wealth will work with individual clients with modest investment portfolios. Additional information about the firm and its services is available in the Firm Brochure for the firm, available at [www.cgiadvisors.com](http://www.cgiadvisors.com).

Fees, Costs, Conflicts and Standard of Conduct. *What fees will I pay?* Generally, we charge a management fee that is a percentage of the assets under management ("AUM"), charged monthly, in advance. The specific fee will be set forth in your account agreement, and can vary depending on multiple factors, including the duties you want us to have and the size of your account. In addition to our fees, your account will incur fees that are charged by others, depending on the activity in your account, such as brokerage fees. You will pay fees and costs whether you make money or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information on fees, see our Brochure, Item 5.

*What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have? When we act as your*

*investment advisor*, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us questions about these conflicts because they can affect the advice we provide you. Here are some examples to help you understand what this means.

We are a fee only investment adviser and we do not receive commission or compensation from any investment we recommend for your account. Several of our professionals are licensed insurance agents, however, and they may receive commissions for any insurance products they sell to you.

*Suggested conversation starters for you:*

*Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

*How might your conflicts of interest affect me, and how will you address them?*

*How do your financial professionals make money?* The compensation paid to our financial professionals consists of salary and bonus. None of our professionals receive any sales commissions or other promotional payments from any third party, except for insurance product sales that are disclosed to the customer.

Disciplinary History. *Do you or your financial professionals have any legal or disciplinary history?* No, we have no legal or disciplinary information to report. Free and simple search tools are available at [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and its professionals.

*Suggested conversation starters for you:*

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

*Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

Additional Information. For additional information about us or our services, see our firm Brochure, or our ADV filing at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 311273. You may also contact us at 610-854-1425, or by going to [www.cgiadvisors.com](http://www.cgiadvisors.com), to request a current copy of this CRS, or to ask any other questions you may have.